



Amendment 10/A
PATENT

Lowman
3-5-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Pallesen, Michael R.; Athavale, Vilas M.; Gunapu, Sridhar
Assignee: InsWeb Corporation
Title: System And Method For Flexible Insurance Rating Calculation
Serial No.: 09/521,005 Filing Date: March 7, 2000
Examiner: Janet D. Chance Group Art Unit: 3626
Docket No.: INS0006US

COMMISSIONER FOR PATENTS
Washington, DC 20231

Austin, Texas
February 4, 2003
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MAR 03 2003

RESPONSE TO NON-FINAL OFFICE ACTION GROUP 3600

Dear Sir:

This paper is responsive to the non-final Office action dated August 14, 2002, having a shortened statutory period set to expire November 14, 2002. Filed herewith is a Petition for Extension of Time requesting a three-month extension, thereby giving the undersigned a period until February 14, 2003, in which to respond. Further examination and consideration are requested.

02/27/2003 MGE BREM1 00000006 502306 09521005

01 FC:2202 72.00 CH
02 FC:2201 42.00 CH

AMENDMENTS

In the Specification

Please replace the paragraph on page 6, lines 19-30 with the following paragraph:

When presented with the need to calculate a product rate, for example a user of computer system 190 has requested a health insurance product rate, rating engine client 110 provides some of the information needed by rating engine server 120 (typically consumer information) to client interface 130 via communication pathway 115. Communication pathway 115 can be a network connection, in the case where product server 100 and rating engine server 120 are, or are executing on, separate computer systems. Alternately, communication pathway 115 can be a message passing scheme,



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Docket No.: INS0006US

February 14, 2003

Commissioner for Patents
Washington, D.C. 20231

Re: Applicant(s): Pallesen, Michael R.; Athavale, Vilas M.; Gunapu, Sridhar
Assignee: InsWeb Corporation
Title: System And Method For Flexible Insurance Rating Calculation
Serial No.: 09/521,005
Examiner: Janet D. Chance
Docket No.: INS0006US
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Dear Sir:

Transmitted herewith are the following documents in the above-identified application:

- (1) Return Receipt Postcard;
- (2) This Transmittal Letter (1 page) (in duplicate);
- (3) Response To Non-Final Office Action (13 pages); and
- (4) Petition For Extension Of Time (1 page).

- ☐ No additional fee is required.
☒ The fee has been calculated as shown below:

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GROUP 3600

CLAIMS AS AMENDED (fees computed under 37 CFR §1.9(f))

	Claims Remaining <u>After Amendment</u>		Highest No. Previously <u>Paid For</u>		Present <u>Extra</u>		<u>Rate</u>		Additional <u>Fee</u>
Total Claims	34	Minus	26	=	8	x	\$ 9.00	\$	72.00
Independent Claims	4	Minus	3	=	1	x	\$ 42.00	\$	42.00
<input type="checkbox"/>	Fee of _____ for the first filing of one or more multiple dependent claims per application								\$
<input checked="" type="checkbox"/>	Fee for Request for Extension of Time (3 Months)								\$ 465.00
<u>Total additional fee for this Amendment:</u>								\$ 579.00	
<input checked="" type="checkbox"/>	Conditional Petition for Extension of Time: If an extension of time is required for timely filing of the enclosed document(s) after all papers filed with this transmittal have been considered, an extension of time is hereby requested.								
<input checked="" type="checkbox"/>	Please charge our Deposit Account No. 502306 in the amount of								\$ 579.00
<input checked="" type="checkbox"/>	Also, charge any additional fees required and credit any overpayment to our Deposit Account No. 502306.								
Total:								\$ 579.00	

I hereby certify that this correspondence is being deposited with
the United States Postal Service as First Class Mail in an envelope
addressed to: Commissioner For Patents, Washington, D.C.
20231, on February 14, 2003.

Attorney for Applicant(s)

2/14/03
Date of Signature

Respectfully submitted,

Marc R. Ascolese
Attorney for Applicant(s)
Reg. No. 42,268